Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of managing deductibles for insurance policies, the method comprising:

providing a plurality of interrelated tables from a storage device to a microprocessor of a computer system;

providing a plurality of policy variables for each table to the microprocessor;

providing a first key reference in a first table to the microprocessor, the first key reference identifying a first specific group of the variables;

matching the first key reference to a second table by the microprocessor, the first key reference identifying a second specific group of variables and a plurality of additional key references, the second table including a ~~first~~ default deductible, an available deductible key reference, and a new deductible key reference;

matching the plurality of additional key references to a plurality of respective additional tables by the microprocessor, the additional key references identifying a plurality of additional specific groups of variables;

accessing, by the microprocessor, the second table using the first key reference to retrieve the ~~first~~ default deductible~~, the first deductible comprising a default deductible~~;

comparing, by the microprocessor, the ~~first~~ default deductible with a ~~second~~ current deductible to generate a result~~, the second deductible comprising a current deductible~~; and

determining, by the microprocessor, a deductible amount for a related policy renewal based on the result of the comparing the ~~first~~ default deductible with the ~~second~~ current deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount.

2. (Previously Presented) The method as defined in claim 1 further comprising:

in the first table, providing a geographical variable, a transaction variable and an effective policy date variable.

3. (Previously Presented) The method as defined in claim 2 further comprising:

in the second table, providing a first deductible variable and a second deductible variable.

4. (Original) The method as defined in claim 3 further comprising:

in one of the additional tables, providing variables distinguishing deductibles available to the policies.

5. (Currently Amended) The method as defined in claim 3 further comprising:

in another of the additional tables, providing variables identifying change from the ~~first~~ default deductible to the ~~second~~ current deductible.

6. (Previously Presented) The method as defined in claim 1 wherein the first table controls an initial placement of the first key reference on the second table.

7. (Previously Presented) The method as defined in claim 1 wherein the second table controls each variable used to distinguish a first deductible variable from a second deductible variable.

8. (Currently Amended) The method as defined in claim 7 wherein the additional tables respectively provide variables distinguishing deductibles available to the policies and identifying change from the ~~first~~ default deductible to the ~~second~~ current deductible.

9. (Currently Amended) A tangible computer-readable medium comprising computer-executable instructions for:

providing a plurality of interrelated tables including a first table, a second table, and a third table;

providing a plurality of policy variables in each table;

providing a first key reference in the first table for identifying a first specific group of the variables;

accessing the second table using the first key reference to retrieve a ~~first~~ default deductible, ~~the first deductible comprising a default deductible~~ wherein the second table includes an available deductible key reference and a new deductible key reference;

comparing the ~~first~~ default deductible with a ~~second~~ current deductible to generate a result~~, the second deductible comprising a current deductible~~; and

determining a deductible amount for a related policy renewal based on the result of the comparing the ~~first~~ default deductible with the ~~second~~ current deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount,

wherein the variables in the first table include a geographical variable, a transaction variable and an effective policy date variable;

wherein the variables in the second table include first deductible variables and second deductible variables; and

wherein the variables in the third table distinguishes deductibles available to the policies.

10. (Canceled).

11. (Previously Presented) The computer-readable medium as defined in claim 9 wherein the first key reference identifies a first specific group of variables.

12. (Previously Presented) The computer-readable medium as defined in claim 11 wherein the first key reference is matched to the second table.

13. (Previously Presented) The computer-readable medium as identified in claim 12 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

14. (Previously Presented) The computer-readable medium as identified in claim 13 wherein the plurality of additional key references are matched to a plurality of respective additional tables.

15. (Currently Amended) An information handling system for managing deductibles for insurance policies comprising:

a storage device storing a program;

a processor coupled to the storage device and operative with the program for processing data in a plurality of interrelated tables;

a plurality of policy variables in each table;

the variables in a first table including a geographical variable, a transaction variable, an effective policy date variable, and a first key reference;

the variables in a second table including first deductible variables and second deductible variables being accessed using the first key reference, wherein the second table includes an available deductible key reference and a new deductible key reference, and wherein the deductible variables determine a deductible amount for a related policy renewal based on a comparison of ~~the first~~ a default deductible with a ~~second~~ current deductible, ~~the first deductible comprising a default deductible and the second deductible comprising a current deductible,~~

wherein if the default deductible is less than the current deductible as determined by the comparison, then the deductible amount is based on the current deductible and otherwise then the deductible amount is based on the default deductible; and

the variables in a further table distinguishing deductibles available to the policies.

16. (Canceled).

17. (Previously Presented) The system as defined in claim 15 wherein the first key reference identifies a first specific group of variables.

18. (Previously Presented) The system as defined in claim 17 wherein the first key reference is matched to the second table.

19. (Original) The system as identified in claim 18 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

20. (Previously Presented) The system as identified in claim 19 wherein the plurality of additional key references are matched to a plurality of respective additional tables.